

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BRUCE ALAN PALMER
ANDREA CAMPBELL PALMER
Debtor(s)

Case No. 08-07714

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/31/2008.
- 2) The plan was confirmed on 05/23/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/16/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/21/2009.
- 5) The case was converted on 12/08/2009.
- 6) Number of months from filing to last payment: 18.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,886.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$11,450.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$11,450.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,650.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$633.60
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,283.60**

Attorney fees paid and disclosed by debtor: \$850.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA	Unsecured	600.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	1,000.00	NA	NA	0.00	0.00
AFFINITY CASH LOANS	Unsecured	1,000.00	1,197.33	1,197.33	0.00	0.00
AFFINITY CASH LOANS	Unsecured	400.00	NA	NA	0.00	0.00
AIG RETIREMENT	Unsecured	700.00	NA	NA	0.00	0.00
AIG RETIREMENT	Unsecured	1,000.00	NA	NA	0.00	0.00
BENEFICIAL	Secured	3,600.00	3,085.72	3,085.72	3,085.72	76.70
CITIFINANCIAL	Secured	3,500.00	3,500.00	3,500.00	3,500.00	206.66
COTTONWOOD FINANCIAL LTD	Unsecured	300.00	191.69	191.69	0.00	0.00
DUPAGE EMERGENCY PHYSICIANS	Unsecured	280.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Secured	636.00	636.00	636.00	364.99	39.14
ECAST SETTLEMENT CORP	Unsecured	NA	84.48	84.48	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,000.00	998.68	998.68	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,800.00	2,777.08	2,777.08	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,500.00	1,631.09	1,631.09	0.00	0.00
GE MONEY BANK	Unsecured	900.00	1,271.94	1,271.94	0.00	0.00
GREAT LAKES SPECIALTY FINANCE	Unsecured	600.00	NA	NA	0.00	0.00
HOWARD EINHORN MD	Unsecured	100.00	NA	NA	0.00	0.00
INSTANT CASH	Unsecured	700.00	NA	NA	0.00	0.00
INSTANT CASH	Unsecured	700.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	3,532.00	1,981.64	1,981.64	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	7,584.00	6,383.02	6,383.02	893.19	0.00
JOSEPH GIACOTTINO	Unsecured	1,500.00	NA	NA	0.00	0.00
LOMBARD FOOT & ANKLE CLINIC	Unsecured	1,400.00	NA	NA	0.00	0.00
LOYOLA UNIV PHYSICIANS FOUNDT	Unsecured	30.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY EMPL FED C U	Unsecured	1,600.00	6,414.43	6,414.43	0.00	0.00
PAYDAY LOAN STORE	Unsecured	1,400.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	1,000.00	1,291.46	1,291.46	0.00	0.00
PAYDAY LOAN STORE	Unsecured	700.00	NA	NA	0.00	0.00
PRIME ACCEPTANCE	Unsecured	400.00	NA	NA	0.00	0.00
TITLE LENDERS	Unsecured	2,800.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TITLE LENDERS	Unsecured	2,300.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,500.00	\$3,500.00	\$206.66
All Other Secured	\$3,721.72	\$3,450.71	\$115.84
TOTAL SECURED:	\$7,221.72	\$6,950.71	\$322.50
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,383.02	\$893.19	\$0.00
TOTAL PRIORITY:	\$6,383.02	\$893.19	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,839.82	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,283.60</u>
Disbursements to Creditors	<u>\$8,166.40</u>
TOTAL DISBURSEMENTS :	<u>\$11,450.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/16/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.